

ABSTRACT

A system and method for automatically loading a pre-selected value onto a fare card allows a patron to enter or leave a transit system gate without having to add a fare value at a vending machine. The automatic loading provides added convenience and security for the patron. The vehicle for the automatically-loaded value is either a credit card that is pre-authorized for use by the patron, or the patron's available benefits. The automatic loading process may be utilized to autoloading values of benefits only, or to load values from a combination of benefits and credit card transactions. The pre-selected autoloading value is loaded onto the fare card at the gate before confirmation that the credit card transaction is authorized. The gate sends a message to a transit central computer that an autoloading has occurred. The central computer determines whether benefits are available to fill the request, and forwards a request for the difference to a credit processing company.